

表 G2 2004年直接業務承保業績
Table G2 Underwriting Results of Direct Business for 2004

業務類別 CLASS OF BUSINESS	意外及健康 Accident & Health	汽車 Motor Vehicle	飛機 Aircraft	船舶 Ships		貨運 Goods In Transit	財產損壞 Property Damage	一般法律責任 General Liability		金錢損失 Pecuniary Loss	總額 Total
				法定業務 Statutory Business	其他 Others			法定業務 Statutory Business	其他 Others		
				百萬元 \$ m	百萬元 \$ m			百萬元 \$ m	百萬元 \$ m		
毛保費 Gross Premiums	4,159.5	2,835.9	7.9	20.1	652.2	975.1	3,051.3	3,479.7	1,986.6	989.5	18,157.8
分出再保險保費 Reinsurance Outward Premiums	554.6	591.8	7.5	7.9	272.4	261.3	1,536.4	889.4	955.5	601.6	5,678.4
淨保費 Net Premiums	3,604.9	2,244.1	0.4	12.2	379.8	713.8	1,514.9	2,590.3	1,031.1	387.9	12,479.4
未滿期保費調整 Unearned Premiums Adjustment	147.1	59.3	0.2	2.3	5.1	10.7	64.2	(203.5)	71.6	130.1	287.1
滿期保費 Earned Premiums	3,457.8	2,184.8	0.2	9.9	374.7	703.1	1,450.7	2,793.8	959.5	257.8	12,192.3
須付的佣金 Commissions Payable	674.5	626.8	0.4	2.9	73.8	182.0	893.2	597.5	316.9	142.5	3,510.5
管理開支 Management Expenses	503.6	283.3	1.8	2.5	47.9	133.5	333.2	291.7	233.2	49.2	1,879.9
未過期風險調整 Unexpired Risks Adjustment	4.5	3.0	0.0	0.0	(0.8)	(0.7)	2.4	3.9	3.0	(2.1)	13.2
可收取的佣金 Commissions Receivable	181.6	62.3	0.7	1.6	29.9	65.1	420.2	71.6	187.1	109.6	1,129.7
已償付申索毛額 Gross Claims Paid	2,525.3	1,396.8	0.1	8.9	443.0	200.9	663.6	2,034.4	350.2	335.2	7,958.4
從再保險公司追討的申索 Claims Recoverable from Reinsurers	223.0	335.0	0.1	4.8	173.9	76.8	443.3	550.2	229.9	275.0	2,312.0
從其他方面追討的申索 Claims Recoverable from Others	15.6	224.1	0.0	0.3	0.1	18.1	57.3	269.2	82.5	4.2	671.4
已償付申索淨額 Net Claims Paid	2,286.7	837.7	0.0	3.8	269.0	106.0	163.0	1,215.0	37.8	56.0	4,975.0
未決申索準備金調整 Outstanding Claims Provision Adjustment	15.6	220.0	0.3	(1.7)	79.7	35.7	74.6	1,021.2	319.8	(18.8)	1,746.4
已承付申索淨額 Net Claims Incurred	2,302.3	1,057.7	0.3	2.1	348.7	141.7	237.6	2,236.2	357.6	37.2	6,721.4
承保利潤/(虧損) Underwriting Profit/(Loss)	154.5	276.3	(1.6)	4.0	(65.0)	311.7	404.5	(263.9)	235.9	140.6	1,197.0
未滿期保費 UNEARNED PREMIUMS											
截至2004年底的未滿期保費 Unearned Premiums at the end of 2004	1,034.2	1,027.5	0.3	5.1	54.6	121.3	601.4	1,636.3	421.2	387.5	5,289.4
截至2003年底的未滿期保費 Unearned Premiums at the end of 2003	887.1	968.2	0.1	2.8	49.5	110.6	537.2	1,839.8	349.6	257.4	5,002.3
增加/(減少) Increase/(Decrease)	147.1	59.3	0.2	2.3	5.1	10.7	64.2	(203.5)	71.6	130.1	287.1
未過期風險 UNEXPIRED RISKS											
截至2004年底的未過期風險 Unexpired Risks at the end of 2004	19.0	16.4	0.0	0.0	0.1	0.2	8.9	52.6	11.3	0.3	108.8
截至2003年底的未過期風險 Unexpired Risks at the end of 2003	14.5	13.4	0.0	0.0	0.9	0.9	6.5	48.7	8.3	2.4	95.6
增加/(減少) Increase/(Decrease)	4.5	3.0	0.0	0.0	(0.8)	(0.7)	2.4	3.9	3.0	(2.1)	13.2
未決申索準備金 OUTSTANDING CLAIMS PROVISION											
未決申索準備金毛額 Gross Outstanding Claims Provision	293.6	3,382.9	0.0	17.7	811.3	368.1	1,278.4	4,603.7	1,568.1	283.6	12,607.4
可追討的申索 Claims Recoverable	72.2	835.6	0.0	9.6	397.8	142.6	969.5	1,067.4	858.4	217.0	4,570.1
未決申索準備金淨額 Net Outstanding Claims Provision	221.4	2,547.3	0.0	8.1	413.5	225.5	308.9	3,536.3	709.7	66.6	8,037.3
已招致但未報賠的申索準備金 Provision for IBNR	335.3	798.1	0.6	1.7	175.4	88.8	128.9	2,734.2	461.9	74.8	4,799.7
截至2004年底的未決申索準備金 (包括已招致但未報賠的申索) Outstanding Claims Provision (including IBNR) at the end of 2004	556.7	3,345.4	0.6	9.8	588.9	314.3	437.8	6,270.5	1,171.6	141.4	12,837.0
截至2003年底的未決申索準備金 (包括已招致但未報賠的申索) Outstanding Claims Provision (including IBNR) at the end of 2003	541.1	3,125.4	0.3	11.5	509.2	278.6	363.2	5,249.3	851.8	160.2	11,090.6
增加/(減少) Increase/(Decrease)	15.6	220.0	0.3	(1.7)	79.7	35.7	74.6	1,021.2	319.8	(18.8)	1,746.4